REMARKS

Claims 1-3, 6-7, 10-11 and 13-15 have been rejected under 35 USC 103(a) as unpatentable over Mark in view of Kohda. The rejection is respectfully traversed, for the reasons provided in the previously filed response, and for the following new reasons.

The Examiner cites Mark, among other things, as disclosing a telecommunications terminal with a memory device 108 to store user-specific data (col. 10, lns. 27-50) and an authentication device to protect the user-specific data against unauthorized access (col. 49, lns. 41-57). While Mark indeed discloses a memory device storing data, and an authentication device, neither of these devices are part of the communications terminal. Rather, Mark discloses multiple information storage devices used to control unauthorized access to a resource of a security system using a communication device separate from the storage device. As stated, for example, in the abstract of Mark, a security system utilizes a plurality of information storage devices for controlling unauthorized access to a resource. More specifically, with reference to Figure 2, Mark discloses a standard telephone 122, and an auto dialer device 100 which includes microprocessor 104, ROM 106, and RAM 108. In an exemplary embodiment, the system uses the auto dialer as a smart card which is capable of transmitting and receiving information over conventional telephone lines, e.g. between a database and the auto dialer. The auto dialer is acoustically coupled to the receiver of a telephone and reprogrammed in response to acoustic signals. The auto dialer may require an acoustic "key" to enable/disable some functions. Significantly, however, the use of auto dialer 100 for storage of user data and verification is separate (i.e. not part of) from the communication device itself. For example, Mark explains that a user may access the auto dialer to a secure network or facility from a conventional telephone handset and network at a separate locate (see, for example, col. 5, lns. 24-39).

In the claimed invention, on the other hand, the memory device and authentication device are located within the telecommunication terminal (not in separate devices linked by a telephone connection). For example, claim 1 requires that the telecommunications <u>terminal</u> include "a memory device to store user-specific data" and "an authentication device to protect the user-

specific data against unauthorized access." The user-specific data is transmitted to another subscriber in a telecommunications network during a connection between the two terminals. Although the instant invention <u>may</u> include a supplementary unit linked to the telecommunications device (e.g. mobile telephone), the <u>claimed</u> invention does not require this limitation in claim 1. In fact, the rule of claim differentiation supports this statement since claim 14 further limits claim 1 with by stating that the input device and/or the memory device are held in a supplementary module which are connected.

Claims 4-5, 8-9 and 12 have been rejected under 35 USC 103(a) as unpatentable over Mark in view of Kohda, further in view of Heinonen. The rejection is respectfully traversed for the same reasons presented in the arguments above, and for the following reason. Heinonen also fails to disclose the memory device and authentication device are located within the telecommunication terminal.

In view of the above, each of the presently pending claims in this application is believed to be in immediate condition for allowance. Accordingly, the Examiner is respectfully requested to withdraw the outstanding rejection of the claims and to pass this application to issue. If it is determined that a telephone conference would expedite the prosecution of this application, the Examiner is invited to telephone the undersigned at the number given below.

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In the event the U.S. Patent and Trademark office determines that an extension and/or other relief is required, applicant petitions for any required relief including extensions of time and authorizes the Commissioner to charge the cost of such petitions and/or other fees due in connection with the filing of this document to Deposit Account No. 03-1952 referencing docket no. 449122021700.

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